

**BPA Energy Conservation Loan - 12 Year Terms Available**
**Loans over \$15,000 and FICO's above 730 - 6.49%\***
**Auto-Pay Special (thru 6/30/04) Take 1% off all rates when borrower signs up for Auto-Pay\*\***
**Loan Amounts \$1,000 to \$15,000**

See below for factors for other terms:

Auto-Pay Rates and Factors			
FICO Score	Base Rate	120 Month Factor	144 Month Factor
730 +	9.25%	0.0128033	0.0115216
720-730	9.49%	0.0129343	0.0116580
680-719	9.99%	0.0132095	0.0119450
650-679	11.49%	0.0140538	0.0128272
< 649	13.99%	0.0155206	0.0143650

**Loan Amounts \$15,001 to \$20,000**

See below for factors for other terms:

Auto-Pay Rates and Factors			
FICO Score	Base Rate	120 Month Factor	144 Month Factor
730 +	7.49%	0.0118650	0.0105469
720-730	8.49%	0.0123932	0.0110950
680-719	9.99%	0.0132095	0.0119450
650-679	11.49%	0.0140538	0.0128272
< 649	13.99%	0.0155206	0.0143650

**Portfolio Plus Adjustments and Criteria:**

- => Maximum term is 144 months (for loans over \$5,000)
- => \***Subtract** 1.0% from base rate if borrower chooses Auto-Pay Option\*\*
- => Maximum DTI is 45%
- => Bankruptcy must be discharged 4 years
- => Maximum term for loans under \$5,000 is 120 months
- => Proof of Home Ownership Required
- => 90 Day Deferred at no cost
- => Approvals good for 90 days from date of approval
- => Rate buydown cost: 3% for each 1% in rate reduction

**Manufactured Home Restrictions:**

- => 1976 & Newer
- => No single wides
- => Maximum loan amount is \$7,500
- => Minimum credit score is 720
- => Home must be permanently affixed to foundation
- => Home must be taxed as real property and borrower must own both the land and the manufactured home
- => Axles, Hitches, and Wheels must be removed

 See program matrix on our website ([www.salesfinance.biz](http://www.salesfinance.biz)) for complete details

**Eligible Improvements:** Energy Efficient Windows, insulation, infiltration, HVAC, water heaters, lighting, doors, siding, roofing, spas, decks, screen rooms, fans, foundation work, plumbing and piping insulation, solar thermal water and pool heaters, screening and shading devices.

 See program matrix on our website ([www.salesfinance.biz](http://www.salesfinance.biz)) for complete details

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**\*\* Auto-Pay: Reduced rate is good for life of the loan. Payment can be deducted from any domestic financial institution. Borrower must pay \$100 to cancel auto-pay after 3 months or \$150 if within the first three months**

**Processing & Funding Office**

Sean Baird - Operations Manager

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**Payment Factor Table**

Multiply the factor below by the loan amount to arrive at the customer's payment.

Term	Rate											
	5.99%	6.99%	7.75%	7.99%	8.49%	8.75%	8.99%	9.49%	9.99%	10.99%	12.49%	13.49%
36	0.0304174	0.0308725	0.0312212	0.0313318	0.0315629	0.0316835	0.0317951	0.0320283	0.0322625	0.0327340	0.0334488	0.0339305
48	0.0234804	0.0239416	0.0242957	0.0244082	0.0246436	0.0247665	0.0248803	0.0251184	0.0253578	0.0258407	0.0265751	0.0270713
60	0.0193282	0.0197965	0.0201570	0.0202716	0.0205117	0.0206372	0.0207535	0.0209970	0.0212421	0.0217374	0.0224929	0.0230047
72	0.0165682	0.0170442	0.0174114	0.0175284	0.0177735	0.0179017	0.0180206	0.0182697	0.0185208	0.0190290	0.0198059	0.0203336
84	0.0146038	0.0150878	0.0154620	0.0155812	0.0158315	0.0159625	0.0160840	0.0163389	0.0165960	0.0171172	0.0179158	0.0184594
96	0.0131366	0.0136287	0.0140099	0.0141316	0.0143870	0.0145208	0.0146450	0.0149056	0.0151689	0.0157030	0.0165233	0.0170825
108	0.0120008	0.0125012	0.0128895	0.0130135	0.0132741	0.0134108	0.0135376	0.0138040	0.0140733	0.0146203	0.0154619	0.0160365
120	0.0110970	0.0116057	0.0120011	0.0121275	0.0123932	0.0125327	0.0126622	0.0129343	0.0132095	0.0137693	0.0146318	0.0152215
132	0.0103619	0.0108789	0.0112813	0.0114101	0.0116809	0.0118232	0.0119553	0.0122331	0.0125142	0.0130866	0.0139694	0.0145738
144	0.0097533	0.0102785	0.0106879	0.0108190	0.0110950	0.0112400	0.0113747	0.0116580	0.0119450	0.0125296	0.0134325	0.0140509



This information is provided for dealer/contractor use only. Rates subject to change without notice. Loan terms offered with loan approval may differ from those above.

\*Rate applies to all applications received in June, 2004